

Ex. '4'

Independent Foreclosure Review

January 4, 2013



***** SINGLE PIECE
79050-05-V001-0001742-ACKL-M3104
William Schulte
Melani Schulte
c/o Melani Schulte
9330 W. Sahara Ave, Suite 210
Las Vegas NV 89117



Your Request for Review Form has been received.

Reference Number: 1200270439

Property Address:

9500 Aspen Glow Dr
Las Vegas NV 89134

*Si usted habla español, tenemos representantes que
pueden asistirle en su idioma.*

Dear William Schulte, Melani Schulte,

We have received a Request for Review Form for the property noted above. If you have requested an Independent Foreclosure Review, your request will now be evaluated to confirm eligibility.

If your request meets the eligibility requirements, it will be reviewed by an independent consultant. Your servicer will provide relevant documents along with any findings and recommendations related to your request to the independent consultant for review. Your servicer may be asked to clarify or confirm facts and disclose reasons for events that occurred related to the foreclosure process. You could be asked to provide additional information or documentation.

The Independent Foreclosure Review will determine if you suffered financial injury as a result of errors or other problems during the foreclosure process. You will receive a letter with the findings of the review and information about possible compensation or other remedy. Because the review process will be a thorough and complete examination of many details and documents, the review could take several months.

Please note, if you do not meet the eligibility requirements or the information you provided was not about errors or other problems during the foreclosure process, we will notify you within 90 days of this letter that your submission will not be reviewed by the Independent Foreclosure Review process.

If you have questions or need a Form by mail, call 1-888-277-8969, Monday through Friday,
8 a.m.–10 p.m. ET or Saturday, 8 a.m.–5 p.m. ET.

Sincerely,

Independent Review Administrator - Rust Consulting, Inc.

If you are currently represented by an attorney at law with respect to a foreclosure or bankruptcy case regarding this mortgage, please refer this letter to your attorney.

This letter is being sent to you at the request of federal bank regulators. This letter is not an attempt to collect a debt or to impose personal liability for any obligation, including, without limitation, any obligation that was discharged, or is subject to an automatic stay in bankruptcy under Title 11 of the United States Code.

Any information in connection with the Independent Foreclosure Review process will be available to the servicer(s) of your mortgage loan and will be shared with an independent consultant of that servicer(s). Where required to comply with the law, the servicer(s) may be compelled to provide this information in response to a legal process.

Under the April 13, 2011 Consent Orders governing the Independent Foreclosure Review, the Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve System have also directed servicers to use contact or personal information provided by the borrower in connection with the Independent Foreclosure Review only for purposes relating to the Independent Foreclosure Review process, including remediation efforts or other borrower communications.

If you would like the servicer's internal records to include updated contact or personal information that you provide in connection with the Independent Foreclosure Review process for the servicer's future correspondence or notices outside the Independent Foreclosure Review, then you must separately provide your new contact or personal information directly to the servicer.

The servicers may always use information obtained from publicly or commercially available sources to update borrower contact or personal information.

Lláme al 1-888-277-8969 para hablar con un representante que le podrá brindar gratuitamente traducciones de la información que le envió la Revisión Independiente de la Ejecución Hipotecaria y responder a sus preguntas acerca de la Revisión Independiente de la Ejecución Hipotecaria. Esta información es precisa a la fecha de impresión y está sujeta a cambios sin previo aviso.

Call 1-888-277-8969 to speak to a representative that will be able to provide free translations of information sent to you from the Independent Foreclosure Review and answer your questions about the Independent Foreclosure Review. This information is accurate as of date of printing and is subject to change without notice.

Assistance is available in over 200 languages, including: Chinese, Korean, Vietnamese, Tagalog, Hmong and Russian.

提供中文幫助。

한국어 도움을 제공합니다.

Trợ giúp hiện có bằng tiếng Việt.

Available ang tulong sa wikang Tagalog.

Pe̍h muaj cov neeg hais lus Hmoob pab nej.

Помощь на русском языке.

Consent Order Details

As part of consent orders issued on April 13, 2011 between certain residential mortgage servicers and their federal bank regulators, an Independent Foreclosure Review is being made available to individual borrowers who were part of a foreclosure action on their primary residence during the period of January 1, 2009 to December 31, 2010. Pursuant to the consent orders, each mortgage servicer has hired an approved independent consultant to review certain residential foreclosure actions to determine whether an individual borrower was financially injured as a result of any errors, misrepresentations or other deficiencies made during the foreclosure process.

The Independent Foreclosure Review is monitored by federal bank regulators from the Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve System.

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 01/17/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 2

CitiMortgage



ACCOUNT NUMBER: 51-7

Type of Mortgage: GOVERNMENT FIXED
 Principal Balance: \$88,326.84
 Interest Rate: 7.50000%
 Interest Year to Date: \$0.00



Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

00004967 BB 10Z 017 SIS0087D AM1 8 017



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

000965



Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|---------------------|----------------------|---------------------------|
| Date | | 02/01/13 |
| Principal | | \$409.63 |
| Interest | | \$471.78 |
| Escrow | | \$168.37 |
| Total Amount | | \$1,049.78 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY. AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 12/19/12, \$397.05 was paid for County Tax.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2012, are posted in January 2013, but credited for December 31, 2012.

A tax and interest statement for 2012 income tax purposes is either enclosed with this monthly statement or will be mailed separately by January 31, 2013. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

NNNN-NNNN-NNNN-NNNN
278020170049650001

CMT-ESB-10711

Detach and return the bottom portion with payment. Retain the top portion for your records.

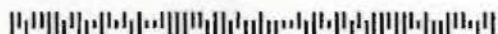
Account Number: 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| | Due Date: | Total Amount: |
|-----------------------------|-----------|---------------|
| See details below. | 02/01/13 | \$1,049.78 |
| Additional Principal: | \$ | |
| Additional Escrow: | \$ | |
| Additional Monthly Payment: | \$ | |
| Total Amount Enclosed: | \$ | |

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104978 0000104978 0000104978

INTERNET REPRINT

CMT 4815 0285

REPRESENTATION OF PRINTED DOCUMENT

Check Over: Please debit my Checking Account (Attach a voided check)
Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited _____

Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Mortgage Account # _____

You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee (Circle): Due Date today 1day 3day 4day 5day 6day 7day 8day
\$10.00 Monthly Fee (Circle): 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional): \$ _____

Additional Escrow Per Month (Optional): \$ _____

Please complete/sign this form and return it along with a voided check or deposit slip to: **CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117**

By taking action not authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment, you understand that the debit amount may vary due to changes in your monthly payment (e.g., late, incorrect or adjustable rate mortgage). CitiMortgage will provide you with written notice at least 45 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, dated by you, 4 days prior to the cancellation date. CitiMortgage can cancel this agreement at its option or if 2 or more debit returns are received in a month. The monthly automatic debit will continue if you reference with your return to CitiMortgage/ Citibank lender unless you notify us to discontinue the return.

*Calls are randomly monitored and recorded to ensure quality service.

Monday-Friday
7:00 a.m.-12:00 Midnight ET
Saturday
8:00 a.m.-8:00 p.m. ET
Sunday
12:00 a.m.-12:00 p.m. ET

Dial TII from the U.S.
Dial 1-866-265-2050
from Puerto Rico

Collections
1-800-723-7906*
Monday-Friday
8:00 a.m.-12:00 Midnight ET
Saturday-Sunday
8:00 a.m.-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

Regular Payments
CitiMortgage, Inc.
PO Box 689196
Des Moines, IA 50368-9196

Air Express Payments
CitiMortgage, Inc.
47411 121st St
Lebanon, IA 50323-2402

**Credit Bureau Disputes/
Account Inquiries**
CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

Insurance Claim Center
CitiMortgage, Inc.
PO Box 6655
Springfield, OH 45501-8655
1-866-944-2198

Tax Bills
CitiMortgage, Inc.
PO Box 23699
Rochester, NY 14692

Air Express Correspondence
CitiMortgage, Inc.
14700 Citicorp Drive, MC 0251
Hagerstown, MD 21742

**Property Insurance
Correspondence**
CitiMortgage, Inc.
PO Box 7796
Springfield, OH 45501
1-800-442-8774

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs or visit www.citimortgage.com for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-265-7918 to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds, please call 1-800-265-7918.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-265-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reasons for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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REPRESENTATION OF PRINTED DOCUMENT

CITIMORTGAGE, INC.
PO BOX 6243
SIOUX FALLS SD 57117-6243

Page 2 of 2

IMPORTANT TAX RETURN INFORMATION BELOW

WILLIAM R SCHULTE
MELANI SCHULTE
7201 W LAKE MEAD BLVD STE550
LAS VEGAS NV 89128-8364

CitiMortgage, Inc.
For Information Call: 1-800-283-7918 **
Customer Service Hours:
Monday - Friday 7:00 AM - 12:00 MIDNIGHT ET
Saturday 8:00 AM - 8:00 PM ET
Sunday 10:00 AM - 10:00 PM ET
TTY Services: Dial 711 from the US;
Dial 1-866-280-2050 from Puerto Rico
Or visit our Website at WWW.CITIMORTGAGE.COM

Account Number(s): [REDACTED] 851

Property Address:
9500 ASPEN GLOW DR
LAS VEGAS NV 89134

☐ CORRECTED (if checked)

| | | | | |
|---|--|--|---|---|
| RECIPIENT'S/LENDER'S name, address, and telephone number CITIMORTGAGE, INC. PO BOX 6243 SIOUX FALLS SD 57117-6243 CUSTOMER SERVICE: 1-800-283-7918** | | * Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person. | DMR No. 1545-0901 2012 Term 1098 | Mortgage Interest Statement Copy B For Payer/Borrower The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overvalued a deduction for this mortgage interest or for these points or because you do not report this refund of interest on your return. |
| RECIPIENT'S federal identification no. 13-3222578 | PAYER'S social security number XXX-XX-3 | 1 Mortgage interest received from payer(s)/borrower(s)* \$ 2,790.65 | | |
| PAYER'S/BORROWER'S name WILLIAM R SCHULTE MELANI SCHULTE Street address (including apt. no.) 7201 W LAKE MEAD BLVD STE550 City, state and ZIP code LAS VEGAS, NV 89128-8364 | | 2 Points paid on purchase of principal residence \$ | | |
| Account number (see instructions) [REDACTED] 51 | | 3 Refund of overpaid interest \$ | | |
| | | 4 | | |

Form 1098

(keep for your records)

Department of the Treasury - Internal Revenue Service

Annual Tax and Interest Statement

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

INTEREST INFORMATION

GROSS INTEREST APPLIED
NET INTEREST PAID (SEE BOX 1)

\$2,790.65
\$2,780.65

REAL ESTATE TAX INFORMATION

REAL ESTATE TAXES PAID

\$1,560.80

IMPORTANT MESSAGES

This 2012 Form 1098 contains information that will be reported to the Internal Revenue Service. Principal Balance and Real Estate Tax amounts are for informational purposes only. Refer to the back of this statement for other important messages and instructions. Please consult with your tax advisor or the Internal Revenue Service for any tax related questions.

REPRESENTATION OF PRINTED DOCUMENT

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the Instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's Identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS, and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government

subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances.

Caution: If you prepaid interest in 2012 that accrued in full by January 15, 2013, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2012 even though it may be included in box 1. If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 2 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 3. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 3 amount on the "Other Income" line of your 2012 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

Box 4. The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 02/19/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 1

CitiMortgage



ACCOUNT NUMBER 51-7

Type of Mortgage GOVERNMENT FIXED
 Principal Balance \$88,326.84
 Interest Rate 7.50000%
 Interest Year to Date \$0.00



Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

00005643 BB 10Z 050 SIS0079D AMI 8 050

WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

005642

NNNN-NNNN-NNNN-NNNN
26502000056420001

Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|---------------------|----------------------|---------------------------|
| Date | | 03/01/13 |
| Principal | | \$412.19 |
| Interest | | \$469.22 |
| Escrow | | \$168.37 |
| Total Amount | | \$1,049.78 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 02/12/13, \$397.05 was paid for County Tax.

CMI-SSBK-1011

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| | Due Date: | Total Amount: |
|-----------------------------|-----------|---------------|
| See detail below: | 03/01/13 | \$1,049.78 |
| Additional Principal: | \$ | |
| Additional Escrow: | \$ | |
| | \$ | |
| Additional Monthly Payment: | \$ | |
| Total Amount Enclosed | \$ | |

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104978 0000104978 0000104978

INTERNET REPRINT
 CITI 4815 0283

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

- 1 Check One: ☐ Please debit my Checking Account (Attach a voided check)
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117
 PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that this debit amount may vary due to changes in your monthly payment (e.g., fixed, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account with the written notice, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel this Agreement at its option if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you reference with your existing CitiMortgage/Citibank lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

*Calls are randomly monitored and recorded to ensure quality service.

Customer Service

1-800-283-7918*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

TTY Services:

Dial 711 from the U.S.;

Dial 1-866-280-2050

from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Customer Service

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For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Please be sure to write your account number on your correspondence.

Regular Payments

CitiMortgage, Inc.

PO Box 689196

Des Moines, IA 50368-9196

Air Express Payments

CitiMortgage, Inc.

4740 121st St.

Urbandale, IA 50323-2402

Credit Bureau Disputes/

Account Inquiries

CitiMortgage, Inc.

PO Box 6243

Sioux Falls, SD 57117-6243

Insurance Claims Center

CitiMortgage, Inc.

PO Box 8855

Springfield, OH 45501-8855

1-866-844-2198

Tax Bills

CitiMortgage, Inc.

PO Box 23589

Rochester, NY 14692

Air Express Correspondence

CitiMortgage, Inc.

14700 Citicorp Drive, MC 025

Hagerstown, MD 21742

Property Insurance

Correspondence

CitiMortgage, Inc.

PO Box 7706

Springfield, OH 45501

1-800-442-8774

Mortgage Options

1-800-MORTGAGE (667-8424)

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citimortgage.com for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

Payment Information

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.



©2012 CitiMortgage, Inc. CitiMortgage, Inc. does business as Citicorp Mortgage in NM. CitiMortgage, Inc. is an equal housing lender. Fixed Rate Home Equity Loans and Home Equity Lines of Credit are made available through Citibank, N.A., equal housing lender. Citi, Arc Design and Citi and Arc Design are registered service marks of Citigroup Inc.

Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI _____ LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADD/UPDATE E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? ☐ YES ☐ NO

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 03/19/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 2

CitiMortgage



Customer service 1-800-263-7918*

Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

00005282 IIB 10Z 078 SIS0079D AM1 8 078



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

005321

NNNN-NNNN-NNNN-NNNN
26-5020780022810001

Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|--------------|----------------------|---------------------------|
| Date | | 04/01/13 |
| Principal | | \$414.76 |
| Interest | | \$466.65 |
| Escrow | | \$168.37 |
| Total Amount | | \$1,049.78 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY. AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

CM1-SSBK-1011

Detach and return the bottom portion with payment. Retain the top portion for your records.

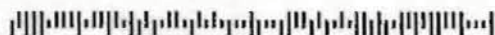
Account Number: 1-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| | Due Date: | Total Amount: |
|-----------------------------|-----------|---------------|
| See detail below: | 04/01/13 | \$1,049.78 |
| Additional Principal: | \$ | |
| Additional Escrow: | \$ | |
| | \$ | |
| Additional Monthly Payment: | \$ | |
| Total Amount Enclosed | \$ | |

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104978 0000104978 0000104978

INTERNET REPRINT
 CITI 4815 0279

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

- 1 **Check One** ☐ Please debit my Checking Account (Attach a voided check)
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

- 2 **Financial Institution** _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: Citimortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing Citimortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow change, adjustable rate mortgage). Citimortgage will provide you with written notice at least 10 days prior to any change in the debit amount. Citimortgage is authorized to debit your account only if they receive a written letter, signed by you, 4 days prior to the debit date. Citimortgage can cancel this Agreement at its option if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you reference with your existing Citimortgage/Citibank lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

*Calls are randomly monitored and recorded to ensure quality service.

Customer Service

1-800-283-7918*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

TTY Services:

Dial 711 from the U.S.;

Dial 1-866-280-2050

from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

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By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10062, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Please be sure to write your account number on your correspondence.

Regular Payments

CitiMortgage, Inc.
PO Box 689196
Des Moines, IA 50368-9196

Air Express Payments

CitiMortgage, Inc.
4740 121st St.
Urbandale, IA 50323-2402

Credit Bureau Disputes/

Account Inquiries
CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

Insurance Claim Center

CitiMortgage, Inc.
PO Box 8855
Springfield, OH 45501-8855
1-866-844-2198

Tax Bills

CitiMortgage, Inc.
PO Box 23689
Rochester, NY 14692

Air Express Correspondence

CitiMortgage, Inc.
14700 Citicorp Drive, MC 0251
Hagerstown, MD 21742

Property Insurance

Correspondence
CitiMortgage, Inc.
PO Box 7706
Springfield, OH 45501
1-800-442-8774

Mortgage Options

1-800-MORTGAGE (567-8424)

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citimortgage.com for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

Payment Information

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.



©2012 Citimortgage, Inc. Citimortgage, Inc. does business as Citicorp Mortgage in NM. Citimortgage, Inc. is an equal housing lender. Fixed Rate Home Equity Loans and Home Equity Lines of Credit are made available through Citibank, NA, equal housing lender. GIL Arc Design and GB and Arc Design are registered service marks of Citigroup Inc.

Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI _____ LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADD/UPDATE E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? ☐ YES ☐ NO

REPRESENTATION OF PRINTED DOCUMENT

FACTS**WHAT DOES CITI DO WITH YOUR PERSONAL INFORMATION?**

Page 2 of 2

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citi chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Citi share? | Can you limit sharing? |
|--|------------------|------------------------|
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | YES | NO |
| For our marketing purposes — to offer our products and services to you | YES | NO |
| For joint marketing with other financial companies | YES | NO |
| For our affiliates' everyday business purposes — information about your transactions and experiences | YES | NO |
| For our affiliates' everyday business purposes — information about your creditworthiness | YES | YES |
| For nonaffiliates to market to you | YES | YES |

To limit our sharing

- Mail the form below.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.

Questions?

Call toll free 1-800-283-7918

Mail-in Form

Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account #

Mail to:

Citibank Service Center
Mail Stop CMP
PO Box 769022
San Antonio, TX 78245-9022

CMI-PV/CY-0112

INTERNET REPRINT
CITI 4815 0281



NNNN-NNNY-NNNN-NNNN
20100780052810002

REPRESENTATION OF PRINTED DOCUMENT

Page 2

Who we are

| | |
|-------------------------------|---|
| Who is providing this notice? | This notice is provided by Citibank N.A. and CitiMortgage, Inc. CitiMortgage provides servicing on behalf of Citi affiliates, including Citibank N.A. and Citigroup Global Markets Realty Corp. |
|-------------------------------|---|

What we do

| | |
|--|---|
| How does Citi protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does Citi collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ provide account information or give us your contact information ▪ provide employment information or apply for a loan ▪ give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes - information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

Definitions

| | |
|------------------------|---|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Our affiliates include companies with a Citi name; financial companies such as Citigroup Global Markets, Inc., and Banamex USA. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products and services to you. |

Other important information

| | |
|--|--|
| <p>For Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.</p> <p>For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p> | |
|--|--|

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 04/17/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 1

CitiMortgage



ACCOUNT NUMBER: 1-7

Type of Mortgage: GOVERNMENT FIXED
 Principal Balance: \$91,200.59
 Interest Rate: 7.50000%
 Interest Year to Date: \$0.00



Customer service 1-800-283-7918*
 Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

00005411 BB 10Z 107 SIS0079D AM1 8 107



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

005411



Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|--------------|----------------------|---------------------------|
| Date | | 05/01/13 |
| Principal | | \$417.35 |
| Interest | | \$464.06 |
| Escrow | | \$168.37 |
| Total Amount | | \$1,049.78 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com

Monthly Highlights

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

NNNN-NNNN-NNNN-NNNN
265021070054110001

CMT-SSBIO-1011

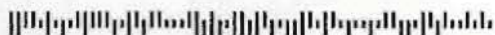
Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: 1-7

WILLIAM R SCHULTE

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 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

- ☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.
 Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

See detail below.

Due Date:

05/01/13

Total Amount:

\$1,049.78

Additional Principal:

\$

Additional Escrow:

\$

Additional Monthly Payment:

\$

Total Amount Enclosed:

\$

| | | | | | | | | | |
|----|--|--|--|--|--|--|--|--|--|
| \$ | | | | | | | | | |
| \$ | | | | | | | | | |
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| \$ | | | | | | | | | |
| \$ | | | | | | | | | |

Please do not send cash. Please allow 7 to 10 days for postal delivery.

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517 0000104978 0000104978 0000104978

INTERNET REPRINT

CITI 4815 0277

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

1. Check One: ☐ Please debit my Checking Account (Attach a voided check)
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2. Financial Institution _____
 Financial Institution Address _____
 Signature of Financial Institution Account Holder _____
 Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written notice signed by you, 4 days prior to the cancellation date. CitiMortgage.com cannot call this Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you reference with your another CitiMortgage/Citibank lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

*Calls are randomly monitored and recorded to ensure quality service.

Customer Service

1-800-283-7918*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

TTY Services:

Dial 711 from the U.S.;

Dial 1-866-280-2050

from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

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DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

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Regular Payments

CitiMortgage, Inc.
 PO Box 689196
 Des Moines, IA 50368-9196

Air Express Payments

CitiMortgage, Inc.
 4740 121st St.
 Urbandale, IA 50323-2402

Credit Bureau Disputes/

Account Inquiries
 CitiMortgage, Inc.
 PO Box 6243
 Sioux Falls, SD 57117-6243

Insurance Claim Center

CitiMortgage, Inc.
 PO Box 8855
 Springfield, OH 45501-8855
 1-866-844-2198

Tax Bills

CitiMortgage, Inc.
 PO Box 23699
 Rochester, NY 14692

Air Express Correspondence

CitiMortgage, Inc.
 14700 Cilicorp Drive, MC 0251
 Hagerstown, MD 21742

Property Insurance

Correspondence
 CitiMortgage, Inc.
 PO Box 7706
 Springfield, OH 45501
 1-800-442-8774

Mortgage Options

1-800-MORTGAGE (567-8424)

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citimortgage.com for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

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Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI _____ LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADD/UPDATE E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? ☐ YES ☐ NO

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 05/17/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 1

CitiMortgage



ACCOUNT NUMBER: [REDACTED] 1-7

Type of Mortgage: GOVERNMENT FIXED
 Principal Balance: \$91,200.59
 Interest Rate: 7.50000%
 Interest Year to Date: \$0.00



Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to assure quality service.

00005931 BB 10Z 137 SIS0079D AM1 8 137

WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

005930

NNNN-NNNY-NNNN-NNNN
255021170059100001

Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|--------------|----------------------|---------------------------|
| Date | | 06/01/13 |
| Principal | | \$419.96 |
| Interest | | \$461.45 |
| Escrow | | \$168.37 |
| Total Amount | | \$1,049.78 |

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CM1-SSBK-1015

Detach and return the bottom portion with payment. Retain the top portion for your records.

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Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| | Due Date: | Total Amount: |
|-----------------------------|-----------|---------------|
| See detail below: | 06/01/13 | \$1,049.78 |
| Additional Principal: | \$ | |
| Additional Escrow: | \$ | |
| | \$ | |
| Additional Monthly Payment: | \$ | |
| Total Amount Enclosed | \$ | |

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[REDACTED] 517 0000104978 0000104978 0000104978

INTERNET REPRINT
 CITI 4815 0275

REPRESENTATION OF PRINTED DOCUMENT

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Financial Institution Account # to be debited: _____

2 Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

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CitiMortgage, Inc.
PO Box 689196
Des Moines, IA 50368-9196

Air Express Payments

CitiMortgage, Inc.
4740 121st St.
Urbandale, IA 50323-2402Credit Bureau Disputes/
Account Inquiries
CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

Insurance Claim Center

CitiMortgage, Inc.
PO Box 8855
Springfield, OH 45501-8855
1-866-844-2198

Tax Bills

CitiMortgage, Inc.
PO Box 23689
Rochester, NY 14692

Air Express Correspondence

CitiMortgage, Inc.
14700 Citicorp Drive, MC 025
Hagerstown, MD 21742Property Insurance
Correspondence
CitiMortgage, Inc.
PO Box 7706
Springfield, OH 45501
1-800-442-8774

Mortgage Options

1-800-MORTGAGE (667-8424)

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citimortgage.com for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

Payment Information

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.



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Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI _____ LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADD/UPDATE E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? ☐ YES ☐ NO

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 06/18/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 1

CitiMortgage



ACCOUNT NUMBER: 1-7

Type of Mortgage: GOVERNMENT FIXED
 Principal Balance: \$91,200.59
 Interest Rate: 7.50000%
 Interest Year to Date: \$0.00



Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

00005330 BB 10Z 169 SIS0079D AM1 8 169



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

005329

NNNN-NNNN-NNNN-NNNN
265021690031290001

Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|--------------|----------------------|---------------------------|
| Date | | 07/01/13 |
| Principal | | \$422.59 |
| Interest | | \$458.82 |
| Escrow | | \$168.37 |
| Total Amount | | \$1,049.78 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 06/18/13, \$430.00 was paid for Hazard Insurance.

CMI-SSBK-1011

Detach and return the bottom portion with payment. Retain the top portion for your records.

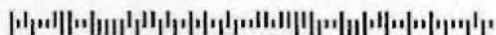
Account Number: 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

See detail below:

Due Date:

07/01/13

Total Amount:

\$1,049.78

Additional Principal:

\$

Additional Escrow:

\$

Additional Monthly Payment:

\$

Total Amount Enclosed

\$

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104978 0000104978 0000104978

INTERNET REPRINT
 CITI 4815 0273

REPRESENTATION OF PRINTED DOCUMENT

Check One: Please debit my Checking Account (Attach a voided check)
Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

Financial Institution: _____

Financial Institution Address: _____

Signature of Financial Institution Account Holder: _____

Date: _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

Mortgage Account #: _____

You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee: ☐ Due Date Today 3day 3day 3day 4day 5day 6day 7day 8day
\$10.00 Monthly Fee: ☐ 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$: _____

Additional Escrow Per Month (Optional) \$: _____

By signing above you are authorizing CitMortgage, Inc. to automatically debit your account designated above for the amount of your scheduled mortgage payment. We understand that the debit amount may vary due to changes in your mortgage payment (e.g., from non-payment, adjustable rate mortgage). CitMortgage will provide you with notice at least 15 days prior to any change in the debit amount. CitMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitMortgage can cancel this agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you continue with your existing CitMortgage loan. If not, you hereby agree to discontinue the service.

Please be sure to write your account number on your correspondence.

Monday-Friday
7:00 a.m.-12:00 Midnight ET
Saturday
8:00 a.m.-5:00 p.m. ET
Sunday
10:00 a.m.-10:00 p.m. ET

Dial 711 from the U.S.
Dial 1-866-260-2050
from Puerto Rico

Collections
1-800-723-7906*
Monday-Friday
8:00 a.m.-12:00 Midnight ET
Saturday-Sunday
8:00 a.m.-5:00 p.m. ET

Regular Payments
CitMortgage, Inc.
PO Box 689196
Des Moines, IA 50368-9196

Air Express Payments
CitMortgage, Inc.
4740 12th St
Minneapolis, IA 55323-0402

**Credit Bureau Disputes/
Account Inquiries**
CitMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

Insurance Claim Center
CitMortgage, Inc.
PO Box 6855
Springfield, OH 45508-8855
1-866-844-2198*

Tax Bills
CitMortgage, Inc.
PO Box 23689
Rochester, NY 14692

Air Express Correspondence
CitMortgage, Inc.
14700 Colcoq Drive, MC 0251
Hagerstown, MD 21742

**Property Insurance
Correspondence**
CitMortgage, Inc.
PO Box 7795
Springfield, OH 45501
1-800-442-8774*

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs. Or visit www.citmortgage.com for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-263-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-263-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-263-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. The automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 07/17/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 1

CitiMortgage



ACCOUNT NUMBER: [REDACTED]

Type of Mortgage: GOVERNMENT FIXED
 Principal Balance: \$88,326.84
 Interest Rate: 7.50000%
 Interest Year to Date: \$0.00



Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

00005369 BB 10Z 19% SIS0079D AM1 # 198



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

005169

NNNN-NNNN-NNNN-NNNN
26/02198003690001Visit us at www.citimortgage.com

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

CMI-SSBK-1011



Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|---------------------|----------------------|---------------------------|
| Date | | 08/01/13 |
| Principal | | \$425.23 |
| Interest | | \$456.18 |
| Escrow | | \$168.37 |
| Total Amount | | \$1,049.78 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Detach and return the bottom portion with payment. Retain the top portion for your records.

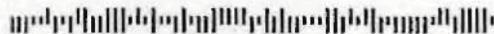
Account Number: [REDACTED] 1-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

See detail below:

Due Date:

08/01/13

Total Amount:

\$1,049.78

Additional Principal:

\$

Additional Escrow:

\$

Additional Monthly Payment:

\$

Total Amount Enclosed

\$

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000104978 0000104978 0000104978

INTERNET REPRINT

CITI 4815 0271

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

- 1 Check One: ☐ Please debit my Checking Account (Attach a voided check)
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

- 2 Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow change, adjustable rate mortgages). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written notice signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel this Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you reference with your existing CitiMortgage lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

Customer Service

1-800-283-7918*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

TTY Services:

Dial 711 from the U.S.;

Dial 1-866-280-2050

from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

Regular Payments

CitiMortgage, Inc.

PO Box 685196

Des Moines, IA 50368-9196

Air Express Payments

CitiMortgage, Inc.

4740 121st St.

Urbandale, IA 50323-2402

Credit Bureau Disputes/

Account Inquiries

CitiMortgage, Inc.

PO Box 6243

Sioux Falls, SD 57117-6243

Insurance Claim Center

CitiMortgage, Inc.

PO Box 8855

Springfield, OH 45501-8855

1-866-844-2198*

Tax Bills

CitiMortgage, Inc.

PO Box 23689

Rochester, NY 14692

Air Express Correspondence

CitiMortgage, Inc.

14700 Clitcorp Drive, MC 0251

Hagerstown, MD 21742

Property Insurance

Correspondence

CitiMortgage, Inc.

PO Box 7706

Springfield, OH 45501

1-800-442-8774*

Mortgage Options

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Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.

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Customer Service

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (b) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI _____ LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADD/UPDATE E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? ☐ YES ☐ NO

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 08/19/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 1

CitiMortgage



ACCOUNT NUMBER: [REDACTED]-7

Type of Mortgage: GOVERNMENT FIXED
 Principal Balance: \$88,326.84
 Interest Rate: 7.50000%
 Interest Year to Date: \$0.00



Customer service 1-800-263-7918*
 Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

00005187 BB 10Z 231 SIS0079D AM1 8 231

WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

005186

NNNNNNNNNNNNNNNN
26502310001860001Visit us at www.citimortgage.com!

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY. AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED, THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 08/01/13, \$414.82 was paid for County Tax.

CMI-SBK-101E



Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|--------------|----------------------|---------------------------|
| Date | | 09/01/13 |
| Principal | | \$427.89 |
| Interest | | \$453.52 |
| Escrow | | \$168.37 |
| Total Amount | | \$1,049.78 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: [REDACTED]-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| | Due Date: | Total Amount: |
|-----------------------------|-----------|---------------|
| See detail below: | 09/01/13 | \$1,049.78 |
| Additional Principal: | \$ | |
| Additional Escrow: | \$ | |
| | \$ | |
| Additional Monthly Payment: | \$ | |
| Total Amount Enclosed | \$ | |

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104978 0000104978 0000104978

INTERNET REPRINT
 CITI 4815 0315

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

- 1 Check One: ☐ Please debit my Checking Account (Attach a voided check)
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

- 2 Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CITIMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117
 PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

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Important Information To Help Us Serve You Better

Contact Information

Customer Service

1-800-283-7918*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

TTY Services:

Dial 711 from the U.S.;

Dial 1-866-280-2050

from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

Regular Payments

CitiMortgage, Inc.

PO Box 689196

Des Moines, IA 50368-9196

Air Express Payments

CitiMortgage, Inc.

4740 121st St.

Urbana, IA 50323-2402

Credit Bureau Disputes/

Account Inquiries

CitiMortgage, Inc.

PO Box 6243

Sioux Falls, SD 57117-6243

Insurance Claim Center

CitiMortgage, Inc.

PO Box 8855

Springfield, OH 45501-8855

1-866-844-2198*

Tax Bills

CitiMortgage, Inc.

PO Box 23689

Rochester, NY 14692

Air Express Correspondence

CitiMortgage, Inc.

14700 Citicorp Drive, MC 025

Hagerstown, MD 21742

Property Insurance

Correspondence

CitiMortgage, Inc.

PO Box 7706

Springfield, OH 45501

1-800-442-8774*

Mortgage Options

1-800-MORTGAGE (567-8424)*

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Customer Service

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For Residential Customers Only: PURSUANT TO 5 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

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Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI _____ LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADD/UPDATE E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? ☐ YES ☐ NO

REPRESENTATION OF PRINTED DOCUMENT

Mortgage Account Information



| | |
|-----------------|------------------|
| Account Number: | ██████████ 851-7 |
| Payment Date: | 10/01/13 |
| Payment Amount: | \$1,159.40 |

Statement Date: 09/17/13

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR
LAS VEGAS NV 89134

| | |
|-------------------------------|------------------|
| Type of Mortgage | GOVERNMENT FIXED |
| Outstanding Principal Balance | \$88,326.84 |
| Interest Rate | 7.50000% |
| Interest Year to Date | \$0.00 |

Account Activity since 08/19/13

| | PAYMENT(S) RECEIVED | MONTHLY PAYMENT AMOUNT |
|---------------------|------------------------|---------------------------|
| Date | | 10/01/13 |
| Principal | | \$430.56 |
| Interest | | \$450.85 |
| Escrow | | \$277.99 |
| Total Amount | | \$1,159.40 |

Important Messages

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 09/16/13, \$413.79 was paid for County Tax.

Welcome to your new monthly Mortgage Account Statement! We hope you will like the new format, which includes all the information you are accustomed to receiving. Watch for more changes coming by the end of the year that will make your statement even more informative.

Important Information About Your Escrow Analysis Statement

The month in which you receive an Annual Escrow Analysis Disclosure Statement has been changed. As a result, you may receive two of these statements within the next 12-month period. Your Annual Escrow Analysis Disclosure Statement will be completed in September 2013, with a new payment amount effective November 1, 2013. If you have any questions, please call us at the telephone number listed on the last page of the statement.

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243
Sioux Falls, SD 57117-6243

**Mortgage
Statement Enclosed**

Account Number: [REDACTED] 51-7

Total Amount by 10/01/13: \$1,159.40

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment.
Please see reverse side for mailing address and phone number changes.

| | | | | | | | |
|-----------------------------|--|--|--|--|--|--|--|
| Additional Principal: | | | | | | | |
| Additional Escrow: | | | | | | | |
| Additional Late Charges: | | | | | | | |
| Additional Monthly Payment: | | | | | | | |
| Total Amount Enclosed | | | | | | | |

WY00150507 1 AT 0.384 LX011435 TMN 009167 0625

WILLIAM R SCHULTE
MELANI SCHULTE
7201 W LAKE MEAD BLVD STE550
LAS VEGAS NV 89128-8364

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.
PO BOX 689196
DES MOINES IA 50368-9196

17500 0115940 0115940 0115940 [REDACTED] 517 0006

INTERNET REPRINT
CITI 4815 0313

REPRESENTATION OF PRINTED DOCUMENT

Circle one: Please debit my Checking Account (Attach a voided check)
Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited _____

Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Mortgage Account # _____

You may choose to have your payment debited on your due date or up to 15 days before the payment due date.

No Fee: (Circle One) Due Date 1day 2day 3day 4day 5day 6day 7day 8day

\$10.00 Monthly Fee: (Circle One) 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ _____

Additional Escrow Per Month (Optional) \$ _____

Email _____

Please complete, sign and return this form along with a voided check or deposit slip to:

CitiMortgage, Inc.
PO Box 6279
Sioux Falls, SD 57117-6279

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Citibank lender unless you notify us to discontinue the service.

Please be sure to write your **Mortgage Account Number** on your correspondence.

Regular Payments
CitiMortgage, Inc.
PO Box 62796
Des Moines, IA 50368-9796

Tax Bills
CitiMortgage, Inc.
PO Box 23686
Baltimore, NY 14602

Monday-Friday
7:00 a.m.-12:00 Midnight ET
Saturday
8:00 a.m.-6:00 p.m. ET
Sunday
9:00 a.m.-10:00 p.m. ET

Air Express Payments
CitiMortgage, Inc.
4740 121st St.
Grandville, IA 50323-2492

Air Express Correspondence
CitiMortgage, Inc.
14700 Citicorp Drive, MC 1051
Hagerstown, MD 21742

(Call Toll Free from U.S.)
and 1-866-263-2650
from Puerto Rico

**Credit Bureau Disputes/
Account Inquiries**
CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

Property Insurance Correspondence
CitiMortgage, Inc.
PO Box 7706
Springfield, OH 45501-8755
1-866-442-6774*

Collections

1-800-723-7906*
Monday-Friday
8:00 a.m.-12:00 Midnight ET
Saturday-Sunday
8:00 a.m.-3:00 p.m. ET

Insurance Claim Center
CitiMortgage, Inc.
PO Box 3855
Springfield, OH 45501-8855
1-866-244-2874*

Customer Service: By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions. This automated system is available 24 hours a day, offering convenience outside normal business hours.

Payoff: Call 1-800-283-7918* to request a **payoff statement** showing the total amount due and to hear instructions for paying your loan in full.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (B) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Options: Call _____ or visit _____ for all of your refinancing or new home loan needs and to learn more about Citibank mortgage products. We're here to help you find the best mortgage solution.



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Payment information to help you manage your mortgage:

Please provide your new information here, if you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at www.citimortgage.com
- **Phone Payments:** Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your Financial Institution.

455107

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

- 1 Circle one: ☐ Please debit my Checking Account (Attach a voided check)
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 _____

Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

3 Mortgage Account # _____

- 4 You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee: (Circle) Due Date 1day 2day 3day 4day 5day 6day 7day 8day

\$10.00 Monthly Fee: (Circle) 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ _____

Additional Escrow Per Month (Optional) \$ _____

5 Email _____

Login to www.citimortgage.com and register for E-Z Pay today or complete the form below.

Please complete, sign and return this form along with a voided check or deposit slip to:

CitiMortgage, Inc.
 PO Box 6279
 Sioux Falls, SD 57117-8279

PLEASE DO NOT RETURN WITH YOUR MONTHLY PAYMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option or if 2 or more bank returns are received in 8 months. The monthly automatic debit will continue if you refinance with your existing Citibank lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Please be sure to write your Mortgage Account Number on your correspondence.

Customer Service

1-800-283-7918*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. CT

TTY Service:

Dial 711 from the U.S.

Dial 1-866-283-2050

from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Regular Payments

CitiMortgage, Inc.

PO Box 689196

Des Moines, IA 50368-9196

Air Express Payments

CitiMortgage, Inc.

4740 121st St.

Urbandale, IA 50323-2402

Credit Bureau Disputes/

Account Inquiries

CitiMortgage, Inc.

PO Box 6243

Sioux Falls, SD 57117-6243

Insurance Claim Center

CitiMortgage, Inc.

PO Box 8855

Springfield, OH 45501-8855

1-866-844-2198*

Tax Bills

CitiMortgage, Inc.

PO Box 23689

Rochester, NY 14692

Air Express

Correspondence

CitiMortgage, Inc.

14700 Citicorp Drive, MC 0251

Hagerstown, MD 21742

Property Insurance

Correspondence

CitiMortgage, Inc.

PO Box 7706

Springfield, OH 45501

1-800-442-8774*

Customer Service: By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions. This automated system is available 24 hours a day, offering convenience outside normal business hours.

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For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Options: Call 1-800-MORTGAGE* (667-8424) or visit www.citimortgage.com for all of your refinancing or new home loan needs and to learn more about Citibank mortgage products. We're here to help you find the best mortgage solution.



©2013 CitiMortgage, Inc. CitiMortgage, Inc. does business as Citicorp Mortgage in NM. Fixed Rate Home Equity Loans and Home Equity Lines of Credit are made available through Citibank, NA, equal housing lender. Citi, Citibank, Arc Design and Citi and Arc Design are registered service marks of Citigroup Inc. *Calls are randomly monitored and recorded to ensure quality service.

Changed your mailing address or email?

Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment information to help you manage your mortgage:

- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at www.citimortgage.com
- **Phone Payments:** Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

Page 2 of 2

REPRESENTATION OF PRINTED DOCUMENT

Mortgage Account Information

citi

ACCOUNT NUMBER [REDACTED]-7

Per your modification agreement, \$1,352.26 was written-off 10/11/13.

201584



REPRESENTATION OF PRINTED DOCUMENT

Mortgage Account Information



| | |
|-----------------|-----------------|
| Account Number: | ██████████ 51-7 |
| Payment Date: | 12/01/13 |
| Payment Amount: | \$721.99 |

Statement Date: 11/19/13

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR
LAS VEGAS NV 89134

| | |
|-------------------------------|-----------------|
| Type of Mortgage | FIXED RATE LOAN |
| Outstanding Principal Balance | \$102,380.34 |
| Interest Rate | 5.000000% |
| Interest Year to Date | \$427.10 |

Account Activity

| | PAYMENT(S) RECEIVED | MONTHLY PAYMENT AMOUNT |
|---------------------|------------------------|---------------------------|
| Date | | 12/01/13 |
| Principal | | \$140.28 |
| Interest | | \$410.65 |
| Escrow | | \$171.06 |
| Total Amount | | \$721.99 |

Important Messages

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2013, are posted in January 2014, but credited for December 31, 2013.

Pursuant to Nevada law, CitiMortgage, Inc. is providing this notice to you, our existing customer. According to our policy, you may place your phone number on our internal Do-Not-Call list by either contacting us at our customer service number (800) 283-7918, or advising any CitiMortgage, Inc. telephone solicitor during a solicitation call to place your number on our list. For further information you may contact us at CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, MO 63368 (800) 283-7918. Or you can contact the Nevada State Attorney General at Office of the Attorney General Nevada Department of Justice, Carson City Office, 100 North Carson Street, Carson City, Nevada 89701-4717, (775) 684-1100. Website: <http://ag.state.nv.us>

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number: [REDACTED] 51-7

Total Amount by 12/01/13: **\$721.99**



P.O. Box 6243
Sioux Falls, SD 57117-6243

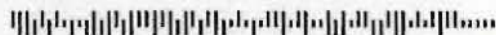
**Mortgage
Statement Enclosed**

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment.

Please see reverse side for mailing address and phone number changes.

| | | | | | | | | | |
|-----------------------------|----|--|--|--|--|--|--|--|--|
| Additional Principal: | \$ | | | | | | | | |
| Additional Escrow: | \$ | | | | | | | | |
| Additional Late Charges: | \$ | | | | | | | | |
| Additional Monthly Payment: | \$ | | | | | | | | |
| Total Amount Enclosed | \$ | | | | | | | | |

CH00578933 1 AV 0.360 PB018188 TMN 011838 3093



WILLIAM R SCHULTE
MELANI SCHULTE
7201 W LAKE MEAD BLVD STE550
LAS VEGAS NV 89128-8364

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.
PO BOX 689196
DES MOINES IA 50368-9196



17500 0072199 0072199 0072199 [REDACTED] 517 0002

INTERNET REPRINT
CITI 4815 0307

REPRESENTATION OF PRINTED DOCUMENT

Circle one: Please debit my Checking Account (Attach a voided check)
Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited _____

Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Mortgage Account # _____

You may choose to have your payment debited on your due date or up to 15 days after the payment due date.

No Fee: (Circle One) 1 day 2 day 3 day 4 day 5 day 6 day 7 day 8 day

\$10.00 Monthly Fee: (Circle) 9 day 10 day 11 day 12 day 13 day 14 day 15 day

Additional Principal Per Month (Optional) \$ _____

Additional Escrow Per Month (Optional) \$ _____

Email _____

Please complete, sign and return this form along with a voided check or deposit slip to:

CitiMortgage, Inc.
PO Box 6279
Sioux Falls, SD 57117-6279

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Citibank lender unless you notify us to discontinue the service.

Please be sure to write your **Mortgage Account Number** on your correspondence.

485107

Monday-Friday
7:00 a.m.-12:00 a.m. ET
Saturday
8:00 a.m.-5:00 p.m. ET
Sunday
10:00 a.m.-10:00 p.m. ET

Dial 711 from the U.S.
Dial 1-800-283-7918
from Puerto Rico

Collections

1-800-723-7906*
Monday-Friday
8:00 a.m.-12:00 a.m. ET
Saturday-Sunday
8:00 a.m.-3:00 p.m. ET

Regular Payments

CitiMortgage, Inc.
PO Box 68196
Des Moines, IA 50368-2796

Air Express Payments

CitiMortgage, Inc.
4140 12th St.
Owensboro, KY 40301-2402
14700 Citicorp Drive, MC 1251
Hagerstown, MD 21742

Credit Bureau Disputes/

Account Inquiries

CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57107-6243

Insurance Claim Center

CitiMortgage, Inc.
PO Box 3855
Springfield, OH 45501-8855
1-866-844-2823*

Tax Bills

CitiMortgage, Inc.
PO Box 23629
Rochester, NY 14620

Air Express

Correspondence

CitiMortgage, Inc.
14700 Citicorp Drive, MC 1251
Hagerstown, MD 21742

Property Insurance

Correspondence

CitiMortgage, Inc.
PO Box 7706
Springfield, OH 45501
1-800-442-9774*

Customer Service: By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions. This automated system is available 24 hours a day, offering convenience outside normal business hours.

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DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (B) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Options: Call _____ or visit _____ for all of your refinancing or new home loan needs and to learn more about Citibank mortgage products. We're here to help you find the best mortgage solution.



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Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

Payment Information to help you manage your mortgage:

- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at www.citimortgage.com
- **Phone Payments:** Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

REPRESENTATION OF PRINTED DOCUMENT

Circle one: Please debit my Checking Account (Attach a voided check)
Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited _____

Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Mortgage Account # _____

You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee (Circle) Due Date 1 day 2 day 3 day 4 day 5 day 6 day 7 day 8 day
\$10.00 Monthly Fee (Circle) 5 day 10 day 11 day 12 day 13 day 14 day 15 day

Additional Principal Per Month (Optional) \$ _____

Additional Escrow Per Month (Optional) \$ _____

Email _____

Please complete, sign and return this form along with a voided check or deposit slip to:

CitiMortgage, Inc.
PO Box 6279
Stout Falls, SD 57117-6279

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Citibank lender unless you notify us to discontinue the service.

Please be sure to write your **Mortgage Account Number** on your correspondence.

485107

Monday-Friday
7:00 a.m.-12:00 Midnight ET
Saturday
8:00 a.m.-8:00 p.m. ET
Sunday
10:00 a.m.-10:00 p.m. ET

Call Toll Free from the U.S.:
Dial 1-866-260-2050
from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-3:00 p.m. ET

Regular Payments

CitiMortgage, Inc.

PO Box 589196

Des Moines, IA 50358-9196

Air Express Payments

CitiMortgage, Inc.

4740 E 1st St.

Omaha, NE 68103-2402

Credit Bureau Disputes/

Account Inquiries

CitiMortgage, Inc.

PO Box 6243

Stout Falls, SD 57117-6243

Insurance Claim Center

CitiMortgage, Inc.

PO Box 3955

Springfield, OH 45504-8955

1-866-844-2674*

Tax Bills

CitiMortgage, Inc.

PO Box 23689

Rochester, NY 14602

Air Express

Correspondence

CitiMortgage, Inc.

4400 CitiCorp Drive, MC 11251

Hagerstown, MD 21742

Property Insurance

Correspondence

CitiMortgage, Inc.

PO Box 7706

Springfield, OH 45501

1-800-442-6774*

Customer Service: By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions. This automated system is available 24 hours a day, offering convenience outside normal business hours.

Payoff: Call 1-800-283-7918* to request a payoff statement showing the total amount due and to hear instructions for paying your loan in full.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence (other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request).

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (B) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Options: Call

or visit

for all of your refinancing or new home loan needs and to learn more about Citibank mortgage products. We're here to help you find the best mortgage solution.



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Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

Payment Information to help you manage your mortgage:

- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at www.citimortgage.com
- **Phone Payments:** Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.